DISCLOSURE STATEMENT <u>ALABAMA</u>

DATE RECEIVED: March 16, 2010

PAYEE: Annaka Rochelle Dulaney

This Disclosure Statement is being provided by Woodbridge Structured Funding, LLC ("Woodbridge" or "Us") to Annaka Rochelle Dulaney, ("Payee" or "You") in connection with Payee's agreement to transfer and assign to Woodbridge certain structured settlement payment rights due Payee.

- 1. Schedule of Payments Transferred. The Payee intends to assign, transfer or sell to Woodbridge all of Payee's rights, title and interest in the following payments:
- One (1) lump sum payment of Twenty Five Thousand and 00/100 Dollars (\$25,000.00) due and payable on July 11, 2011;

and

One (1) lump sum payment of Twenty Five Thousand and 00/100 Dollars (\$25,000.00) due and payable on July 11, 2013;

and

One (1) lump sum payment of Fifty Thousand and 00/100 Dollars (\$50,000.00) due and payable on July 11, 2015;

and

One (1) lump sum payment of Fifty Thousand and 00/100 Dollars (\$50,000.00) due and payable on July 11, 2017;

and

One (1) lump sum payment of One Hundred Seventy Two Thousand and 00/100 Dollars (\$172,000.00) due and payable on July 11, 2020.



- 2. Aggregate Amount of Payments Transferred. The aggregate amount of payments to be transferred to Woodbridge totals \$322,000.00.
- 3. <u>Discounted Present Value</u>. The discounted present value of the aggregate payments transferred at 3.2% is \$251,873.87. The discounted present value is the calculation of current value of the transferred structured settlement payments under federal standards for valuing annuities. THIS IS NOT THE RATE USED TO CALCULATE THE PURCHASE PRICE.
- 4. <u>Calculation of Discounted Present Value</u>. The discounted present value of payments shall be calculated as follows: The applicable federal rate used in calculating the discounted present value is 3.2
- 5. Gross Amount Payable. In exchange for these payments, the Payee will receive the gross amount of \$112,054.02 Funding will not occur until everything necessary under the Structured Settlement Annuity Sale and Assignment Agreement has taken place.
- 6. <u>Fees and Expenses</u>. The Payee will be responsible for the following approximate commissions, charges, fees, expenses, and costs in connection with the closing of this transaction:

Legal Fees - \$ 0.00 Processing Fees - \$ 0.00

- 7. Net Amount Payable. The net amount payable to Payee after the deduction of all commissions, fees, costs, expenses and charges described in paragraph 6 of this disclosure is \$112,054.02.
- 8. <u>Right To Cancel</u>. The Payee shall have the right to cancel the Structured Settlement Annuity Sale and Assignment Agreement, without penalty or further obligation, not later than the third (3rd) business day, after the Structured Settlement Annuity Sale and Assignment Agreement is signed by the Payee.
- 9. Penalty In The Event Of Breach Of Contract. The amount of any penalty and the aggregate amount of any liquidated damages (inclusive of penalties), payable to Woodbridge by the Payee in the event of the Payee's breach of the transfer agreement are NONE.

10. <u>Independent Professional Advice</u>. The Payee understands that Payee should consult with Payee's own attorney, certified public accountant, actuary, or other professional adviser concerning the legal, tax, and financial implications of a transfer of structured settlement payment rights, including the federal and state income tax consequences of a transfer if he/she or the Settlement Obligor/Issuer is domiciled in a State that requires the payee to receive such consultation.

I have read and understand everything set forth in this Disclosure Statement.

Annaka ROCHELLE DULANEY

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- 2. <u>Aggregate Amount of Payments Transferred</u>. The aggregate amount of payments to be transferred to Woodbridge totals \$322,000.00.
- 3. <u>Discounted Present Value</u>. The discounted present value of the aggregate payments transferred at 3.2% is \$251,873.87. The discounted present value is the calculation of current value of the transferred structured settlement payments under federal standards for valuing annuities. THIS IS NOT THE RATE USED TO CALCULATE THE PURCHASE PRICE.
- 4. <u>Calculation of Discounted Present Value</u>. The discounted present value of payments shall be calculated as follows: The applicable federal rate used in calculating the discounted present value is 3.2%.
- 5. <u>Gross Amount Payable</u>. In exchange for these payments, the Payee will receive the gross amount of \$112,054.02. Funding will not occur until everything necessary under the Structured Settlement Annuity Sale and Assignment Agreement has taken place.
- 6. <u>Fees and Expenses</u>. The Payee will be responsible for the following approximate commissions, charges, fees, expenses, and costs in connection with the closing of this transaction:

Legal Fees - \$ 0.00 Processing Fees - \$ 0.00

- 7. Net Amount Payable. The net amount payable to Payee after the deduction of all commissions, fees, costs, expenses and charges described in paragraph 6 of this disclosure is \$112,054.02.
- 8. Quotient. The net amount that you will receive from us in exchange for your future structured settlement payments represents 44.5% of the estimated current value of the payments based upon the discounted value using the applicable federal rate. The quotient is 44.5%.
- 9. <u>Penalty In The Event Of Breach Of Contract</u>. The amount of any penalty and the aggregate amount of any liquidated damages (inclusive of penalties), payable to Woodbridge, by the Payee in the event of the Payee's breach of the transfer agreement are NONE.
- 10. <u>Independent Professional Advice</u>. The Payee understands that Payee MUST consult with Payee's own attorney, certified public accountant,

actuary, or other professional adviser concerning the legal, tax, and financial implications of a transfer of structured settlement payment rights, including the federal and state income tax consequences of a transfer if he/she or the Settlement Obligor/Issuer is domiciled in a State that requires the payee to receive such consultation.

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Amaka ROCHELLE DULANEY

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